

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION

IN RE:

MELISSA N. O'GRADY	)	CHAPTER 13
aka MELISSA O'GRADY	)	
aka MELISSA QUEZADA	)	
aka MELISSA N. QUEZADA	)	CASE NO.: 5:20-BK-01410-MJC
Debtor	)	
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CAPITAL ONE AUTO FINANCE, A	)	<b>LOCATION:</b>
DIVISION OF CAPITAL ONE, N.A.	)	U.S. Bankruptcy Court
vs.	)	Middle District of Pennsylvania
Movant	)	197 South Main Street, room 247
	)	Wilkes-Barre, PA 18701
MELISSA N. O'GRADY	)	
aka MELISSA O'GRADY	)	
aka MELISSA QUEZADA	)	
aka MELISSA N. QUEZADA	)	
and	Respondent	)
<hr/>		
JACK N ZAHAROPOULOS	)	
Trustee	)	

**STIPULATION RESOLVING CAPITAL ONE AUTO FINANCE, A DIVISION OF  
CAPITAL ONE, N.A.'S MOTION FOR RELIEF FROM AUTOMATIC STAY**

Came on for consideration the Motion for Relief from Automatic Stay (Doc. 40) filed by Capital One Auto Finance, a division of Capital One, N.A. its assigns and/or successors in interest, ("Movant"), in the above entitled and numbered case, regarding the 2014 Jeep Grand Cherokee Utility 4D Limited 4WD 3.6L V6, V.I.N. 1C4RJFBG2EC356361 (the "Collateral"). The Court, having considered said Motion and agreement of counsel, is of the opinion that the following Stipulation should be entered.

**IT IS THEREFORE, ORDERED, ADJUDGED, AND DECREED THAT:**

1. **Automatic Stay:** The Automatic Stay provided by 11 U.S.C. §362 shall remain in effect, except as provided below.

2. Debtor has to pay total payoff balance \$2,936.61 as contract will be matured on 05/18/2023.

3. **Discharge:** Notwithstanding any provisions hereof, the Automatic Stay of 11 U.S.C. §362 shall terminate, if not sooner terminated, upon entry of the Order of Discharge.

4. **Conversion to Chapter 7:** The payment terms of this Agreed Order shall not survive upon conversion to a case under Chapter 7 of the Code. In the event of conversion, Movant shall not be bound by the payment schedule of this Agreed Order. Upon conversion of this case to a Chapter 7 case, all pre-petition and post-petition delinquent payments, fees, and charges due under the note shall become immediately payable to Movant, and failure to bring the loan contractually current by the date of entry of the conversion order Movant may be granted relief from the automatic stay imposed by 11 U.S.C. §362.

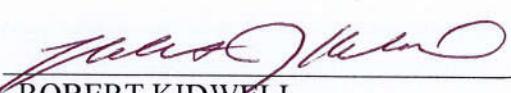
5. If debtor fails to pay total pay off balance \$2,936.61 on or before 05/18/2023 Movant may be granted relief from the automatic stay imposed by 11 U.S.C. §362.

**IT IS FURTHER ORDERED THAT:** Movant may immediately enforce and implement this Order granting relief from the Automatic Stay and the provision of Rule 4001(a)(3), Federal Rules of Bankruptcy Procedure, shall not impede the enforcement and implementation of this Order.

The signature pages of this Stipulation may be executed in counterpart and all such signature pages, when attached, shall become part of the original Stipulation.

CONSENTED TO BY:

DATED: 3/31/2023

  
ROBERT KIDWELL

Attorney for the Debtor

CONSENTED TO BY:

DATED: 3/31/23

  
Regina Cohen

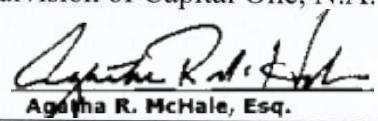
REGINA COHEN

Attorney for Capital One Auto Finance, a  
division of Capital One, N.A.

CONSENTED TO BY:

DATED: 4/4/2023

for

  
Agatha R. McHale, Esq.

JACK N ZAHAROPOULOS

Chapter 13 Trustee